

Information to identify the case:

Debtor 1	Joshua D. Wetherson	Social Security number or ITIN	xxx-xx-7012
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-70030-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joshua D. Wetherson

7/25/19

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Joshua D. Wetherson
 Debtor

Case No. 19-70030-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7

User: llea
 Form ID: 318

Page 1 of 1
 Total Noticed: 15

Date Rcvd: Jul 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2019.

db Joshua D. Wetherson, 356 Maple Street, Ramey, PA 16671
 cr +Suntrust Bank, C/O Morton & Craig LLC, 110 Marter Ave., Suite 301,
 Moorestown, NJ 08057-3124
 14981106 +Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
 14981110 +Edc/renttrack LLC, 13911 Ridgedale Drive, Minnetonka, MN 55305-1771
 14981111 +Marcus by Goldman Sachs, Attn: Bankruptcy, P.O. Box 45400, Salt Lake City, UT 84145-0400
 14981112 +Sofi Lending Corp, Attn: Bankruptcy, 375 Healdsburg Avenue Suite 280,
 Healdsburg, CA 95448-4151

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: QJRWALSH.COM Jul 26 2019 07:03:00 James R. Walsh,
 Spence, Custer, Saylor, Wolfe & Rose, LLC, 1067 Menoher Boulevard, Johnstown, PA 15905-2545
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 26 2019 03:14:03 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14981105 +EDI: AMEREXPR.COM Jul 26 2019 07:03:00 Amex, Correspondence/Bankruptcy, P.O. Box 981540,
 El Paso, TX 79998-1540
 14981107 +EDI: CHASE.COM Jul 26 2019 07:03:00 Chase Card Services, Correspondence Dept,
 P.O. Box 15298, Wilmington, DE 19850-5298
 14981108 +EDI: CITICORP.COM Jul 26 2019 07:03:00 Citicards Cbna, Citi Bank, P.O. Box 6077,
 Sioux Falls, SD 57117-6077
 14981109 +EDI: DISCOVER.COM Jul 26 2019 07:03:00 Discover Financial, P.O. Box 3025,
 New Albany, OH 43054-3025
 14981113 +EDI: STF1.COM Jul 26 2019 07:03:00 Suntrust, Attn: Bankruptcy,
 Mail Code VA-RVW-6290 PO Box 85092, Richmond, VA 23285-5092
 14981114 EDI: TFSR.COM Jul 26 2019 07:03:00 Toyota Financial Services, Attn: Bankruptcy,
 P.O. Box 8026, Cedar Rapids, IA 52409
 14981115 +EDI: USAA.COM Jul 26 2019 07:03:00 Usaa Federal Savings Bank, Attn: Bankruptcy,
 10750 Mcdermott Freeway, San Antonio, TX 78288-1600

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Toyota Motor Credit Corporation

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
 James R. Walsh jwalsh@spencecuster.com,
 trustee@spencecuster.com; kpetak@spencecuster.com; skosis@spencecuster.com; jwalsh@ecf.axosfs.com; Tr
 usteeWalsh@gmail.com
 Joseph S. Sisca, on Behalf of the United States Trustee by on behalf of U.S. Trustee Office
 of the United States Trustee joseph.s.sisca@usdoj.gov
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
 Richard G. Allen on behalf of Debtor Joshua D. Wetherson ecf@johnstownbankruptcy.com,
 mybestcaseecfmail@gmail.com; r44281@notify.bestcase.com
 William E. Craig on behalf of Creditor Suntrust Bank ecfmail@mortoncraig.com,
 mhazlett@mortoncraig.com; mortoncraigecf@gmail.com

TOTAL: 6